

Exhibit #s 21,22,23
Denise and Kenneth Cook
thehopew@gmail.com
300 Newt Gulch Rd.
Wilderville, OR 97543
541-761-0165

FILED 11 APR 11 12:31 USDC-ORM

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF OREGON**

DENISE and KENNETH COOK,

Plaintiff,

vs.

BENEFICIAL OREGON INC., a Delaware
Corporation;

SHAPIRO & SUTHERLAND, LLC, a

Washington State LLC;

Defendant

Case No. 10-CV-3121-PA

Exhibits #21, #22, #23

In Support of Plaintiffs Amended Petition

Exhibit #21; Transcript of voice recordings at the Josephine County Courthouse from December 2nd postponed property sale, and Dec. 17th showing that the 300 Newt Gulch property was not represented by a crier declaring postponement from 10am- until noon.

Exhibit #22 Phyllis Johnston's multiple corporate hats.


Exhibit #23 HSBC Freezes foreclosures

Kenneth L Cook



Date 4-8-11

Denise M Cook



Date 4-8-11

EXHIBIT 21

TRANSCRIPT OF RECORDING OF TRUSTEES
POSTPONEMENT DECEMBER 2ND

TRANSCRIPT OF RECORDING OF
DECEMBER 17TH WITH CRIERS
AT JOSEPHINE COUNTY COURTHOUSE

RECORDING AVAILABLE UPON REQUEST

**Transcript of recording of Trustees sale
on December 2nd 2010, and December 17th 2010
at Josephine County Courthouse**

Recording of event available

December 2nd 2010

Marshall: Anything for 300 Newt Gulch today:

Crier:-Yes I do, at 11 o'clock

Crier: Okay a _____ Trustee sale in the matter of Kenneth L and Denise M cook, a Trustee sale is schedule for this time is postponed to 12-17 -10 at 11:00am

Again: A Trustees sale made for absences, a Trustee sale wherein Kenneth L Cook and Denise M Cook is Grantor and Beneficial Oregon Inc is currant beneficiary today on property commonly known as 300 Newt Gulch road Wilderville Oregon 97543, again the sale is postponed to 12-17-10.

December 17th 2010

Crier: Hi, what can I do for you?

Kenneth: oh Just waiting for a public auction. Do you have anything there for 300 Newt Gulch?

Crier: Well, I haven't done that one yet. Let me----- I can do that one next---(long pause)
I don't have one for Newt Gulch.

Kenneth: Okay I'll just hang out.

Crier:(Cant hear his response, talking same time)

Kenneth: I believe so, I couldn't find the schedule for it, I will just hang around and see if another guy shows up

Crier, I checked it again. There's no one else here at 10 o'clock.

Turned recorder on at :10:55

Kenneth: Are you guys waiting to read off properties?

Crier., Ya I have one here in Williams Oregon, Its being postponed to the 12th of December- Of January I mean.

Kenneth: Oh"

Crier, Rick might be coming up with something here shortly

Kenneth and Crier talking:

11:00 am: Crier: I am going to read this one----- 1100 Davison Road Williams Oregon, scheduled for today is being postponed till January 12th at servicers request. Same time same place.

Crier: to Kenneth: If no body shows up on those- they might have been canceled. If there's a postponement, they read it, or if there's a sale , there will be someone reading it. There's 3 people that usually come in here so-

Kenneth: Ya I haven't seen you yet

Kenneth remark: Its a quarter after 12. Excuse me after 11.00

Kenneth stayed till 12.05. nobody else showed up

Exhibit 22

True Copy



Business Profiles / Texas

HSBC MORTGAGE SERVICES INC.

Universal ID: TX-0800216762

IS THIS YOUR BUSINESS? [MANAGE YOUR PROFILE](#)

Formation

- **Name** HSBC MORTGAGE SERVICES INC.
- **Filing Number** 0800216762
- **Taxpayer ID** 13634401684
- **Date** 06/20/2003
- **Type** CORP
- **Status** IN GOOD STANDING NOT FOR DISSOLUTION OR WITHDRAWAL through May 17, 2010
- **Address** 26525 N RIVERWOODS BLVD, METTAWA, IL 60045-3428



Registered Agent

- **Name** C T CORPORATION SYSTEM
- **Address** 350 NORTH ST. PAUL ST., DALLAS, TX 75201

Ownership & Management

- **ASSISTANT** ANDREW J LAING
- **ASSISTANT** ANDREW T MATSUDA
- **ASSISTANT** ANTHONY F PISCOPO
- **ASSISTANT** ASHLEY M BEAN

• ASSISTANT	MICHAEL J FORDE
• ASSISTANT	MICHAEL J MONTESANO
• ASSISTANT	MICHAEL T STILB
• ASSISTANT	MICHEAL R BEISTER
• ASSISTANT	MICHELE M MARTIN
• ASSISTANT	PAULA G MCGUIRE
• ASSISTANT	PERRY J MORELLI
• TREASURY	PERRY J MORELLI
• TREASURER	PERRY J MORELLI
• ASSISTANT	PHYLLIS I JOHNSTON
• ASSISTANT	RAFE B DUNLAP
• ASSISTANT	RICK L BEHNKE
• ASSISTANT	RICK L BEHNKE
• ASSISTANT	ROBERT K CARSE
• GENERAL CO	ROSE C MANCINI
• ASSISTANT	ROSE C MANCINI
• ASSISTANT	ROSE K PETANAUDE
• ASSISTANT	SEAN ROCKWAY
• ASSISTANT	STEPHANIE A GIRON
• ASSISTANT	SUSAN E YOUNG
• ASSISTANT	SUSANNE MILLER
• ASSISTANT	THOMAS H WATERMAN

Previous alphabetically

HSBC MORTGAGE CORPORATION (USA)

Next alphabetically

HSBC MOTOR CREDIT (USA) INC.

Incorporate- 3 Easy Steps (1) Sign Up (2) Fill in online form (3) Launch your new corporation. www.LegalZoom.com

Is Your Company In Debt? Don't Declare Business Bankruptcy Without Reading This Alternative! www.DontDeclare.com

HSBC Premier-NRI Services You are special & we understand it become our valued customer! HSBCnri.co.in/NRI-Premier-

Ads by Google

Search for a Business

BY COMPANY NAME

Alberta

Name of company

Enter the name of the company or other business entity. Exclude suffixes (e.g. LLC, LLP, Inc.)

SEARCH

UNITED STATES: [CA](#) | [DE](#) | [FL](#) | [GA](#) | [IL](#) | [MO](#) | [MI](#) | [NC](#) | [NY](#) | [OH](#) | [OR](#) | [TN](#) | [TX](#)

AUSTRALIA: [ACT](#) | [NT](#) | [NSW](#) | [QLD](#) | [SA](#) | [TAS](#) | [VIC](#) | [WA](#)

NEW ZEALAND: [ALL](#)

CANADA: [AB](#) | [BC](#) | [MB](#) | [NB](#) | [NL](#) | [NS](#) | [ON](#) | [PE](#) | [QC](#) | [SK](#)

QUICK LINKS: [Home](#) | [Contact](#)



Ex: IBM or John Doe or CEO or jd@jigsaw.com

Phyllis I Johnston, Director Policy and Compliance at HSBC Bank USA, N.A., Bu

Phyllis I Johnston
Director Policy and Compliance



HSBC Bank USA, N.A.
1 HSBC Center
Buffalo, NY 14203
United States

Tags: HSBC Bank USA, N.A., Buffalo , NY , Financial Services

Jigsaw - the world's largest business Rolodex

Get Phyllis I Johnston at HSBC Bank USA, N.A. information and more.

- All levels of Contacts from C-level and VP's to harder to reach director & managers
- Jigsaw is the worlds largest Business Contact Directory
- Find companies and contacts in New York, NY
- Accurate and up-to-date business contact information for Phyllis I Johnston and others are maintained by Jigsaw members

[About](#) | [Press](#) | [Jobs](#) | [Community](#) | [Privacy](#) | [Email Marketing](#) | [Developers](#) | [Ent](#)
[Terms of Use](#) | [Are You in Jigsaw?](#) | [Site Map](#) | [Report Abuse](#) | [Cor](#)

Jigsaw has entered into a Business Transition with salesforce.com. As a result, any information colle
this website may be shared with salesforce.com or its affiliates. Please visit our privacy pol

Copyright © 2011 Jigsaw Data Corporation. All Rights Reserved. Patents Pe
Jigsaw is a salesforce.com® company.

B2B Lead Lists on Demand - Custom Lists Built Using Over 40 Criteria. Your List, Your Way in Minutes. - From Hoovers Inc.

Phyllis Johnston

SVP at HSBC

Sarasota, Florida Area Financial Services

Current • SVP - Compliance at HSBC

Connections 105 connections

Public Profile <http://www.linkedin.com/pub/phyllis-johnston/13/142/598>

Share

Print

Contact Settings

Interested In

- career opportunities
- expertise requests
- getting back in touch
- consulting offers
- reference requests

Send a message to Phyllis Johnston

Send InMail

LinkedIn Corporation © 2011



[Add New Company](#)

[Sign-In](#) | [Register](#)

[Home](#) [Companies](#) [People](#)

[Return to Phyllis I Johnston's profile](#)

[SHARE](#) [Print](#) [Email](#)

GoDaddy - \$7.49 .COM's

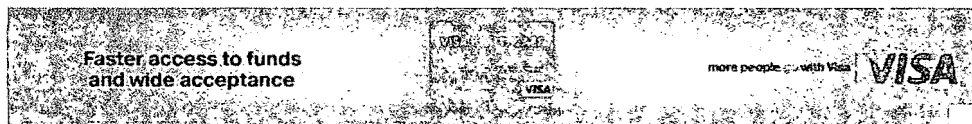
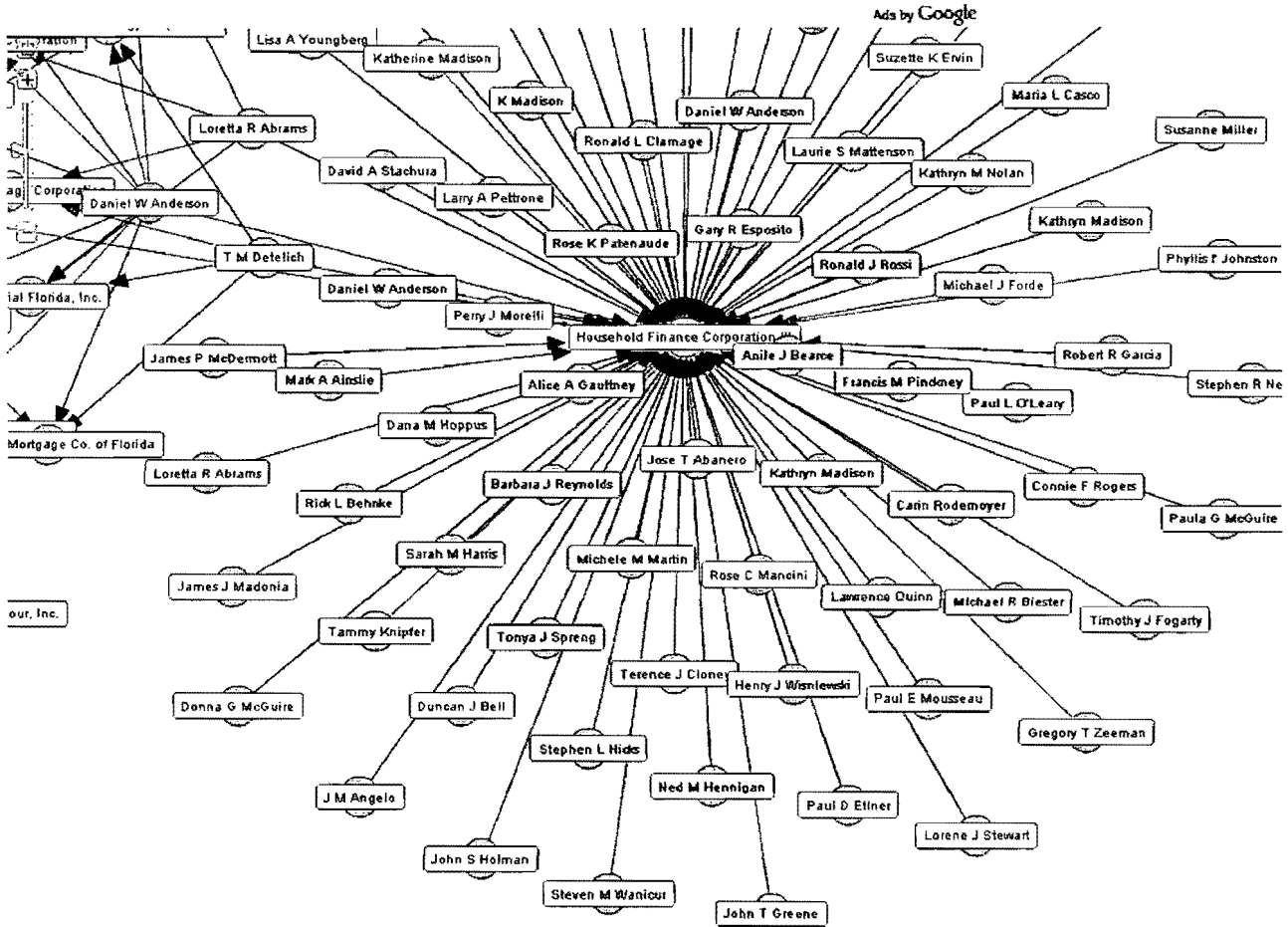
GoDaddy.com

Why Pay More? Compare Us. Free Extras, a \$100 Value!

Refinance- Free Quotes

www.ParamountEquity.com

Home Loan Rates as low as 4.875% (5.0% APR) Get a Free Quote Today.



[Home](#) | [Add Company](#) | [Advertising](#) | [Developers](#) | [Update Data](#) | [Terms of Use](#) | [Privacy](#) | [Contact Us](#)

Copyright © 2011 CorporationWiki.com All Rights Reserved.

Every effort is made to research, produce and publish the most current and accurate company and business owner information possible, however, data inaccuracies may exist.

No warranties, expressed or implied, are provided for the business data on this site, its use, or its interpretation.

Visit [chartalist.com](#) or [phonegreetings.com](#) today.



Add New Company

Sign-In | Register

Home Companies People

> Return to Phyllis I' Johnston's profile

SHARE

FHA Home Loan Programs

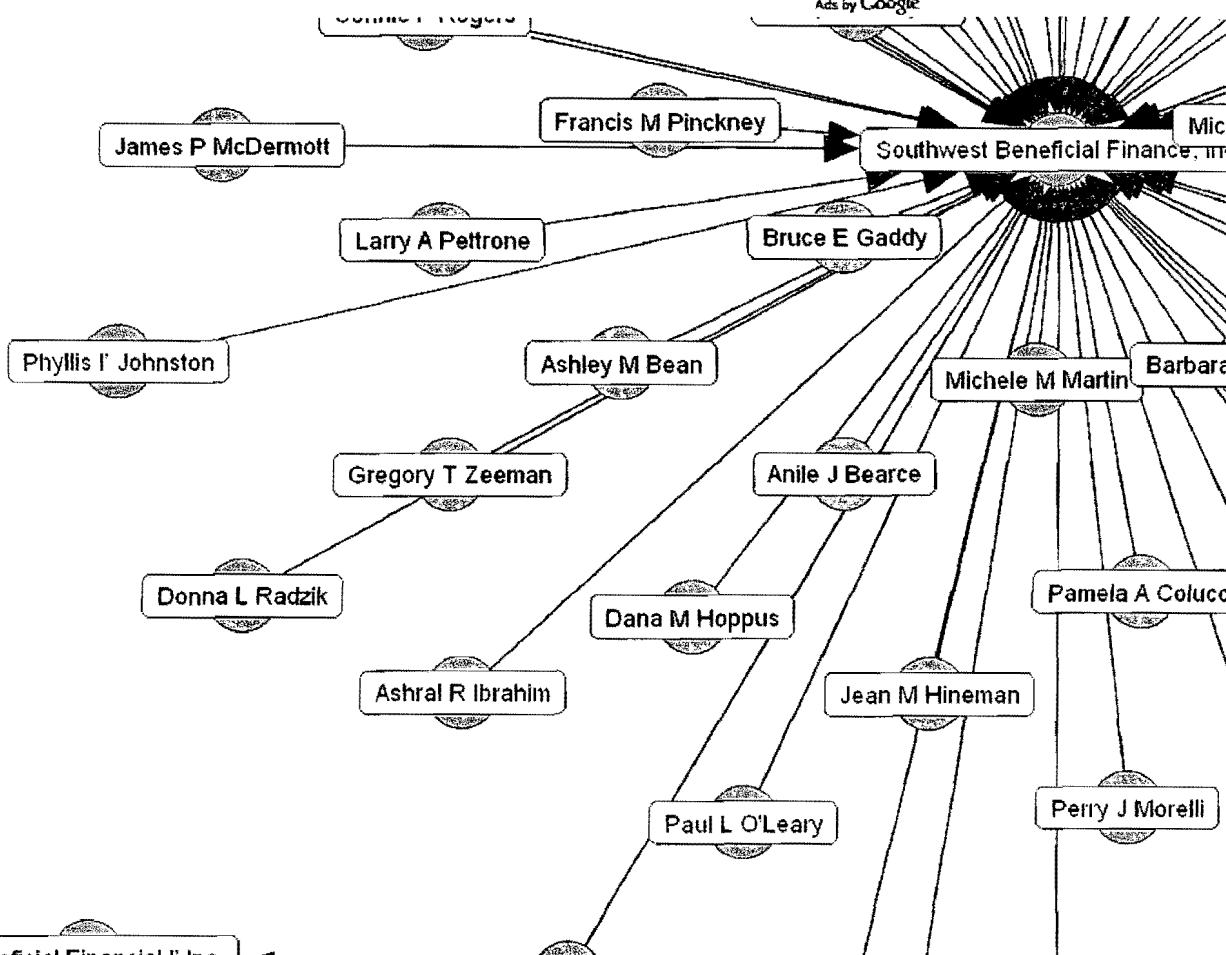
www.ParamountEquity.com

We Have FHA Loan Programs. Low Rates and Fees. Free Quotes.

GoDaddy #1 domain names

GoDaddy.com

\$7.99 .COM Domains - Save Today Free Hosting, Blogcast, Email, More



Beneficial Financial Inc.

Faster access to funds and wide acceptance

more people go with VISA

Home | Add Company | Advertising | Developers | Update Data | Terms of Use | Privacy | Contact Us

Copyright © 2011 CorporationWiki.com All Rights Reserved.

Every effort is made to research, produce and publish the most current and accurate company and business owner information possible, however, data inaccuracies may exist.

No warranties, expressed or implied, are provided for the business data on this site, its use, or its interpretation.

Visit charterlist.com or phonegreatings.com today.



Add New Company

Sign-In | Register

Home Companies People

Return to Phyllis I' Johnson's profile

SHARE

Mortgages- Free Quotes

www.ParamountEquity.com

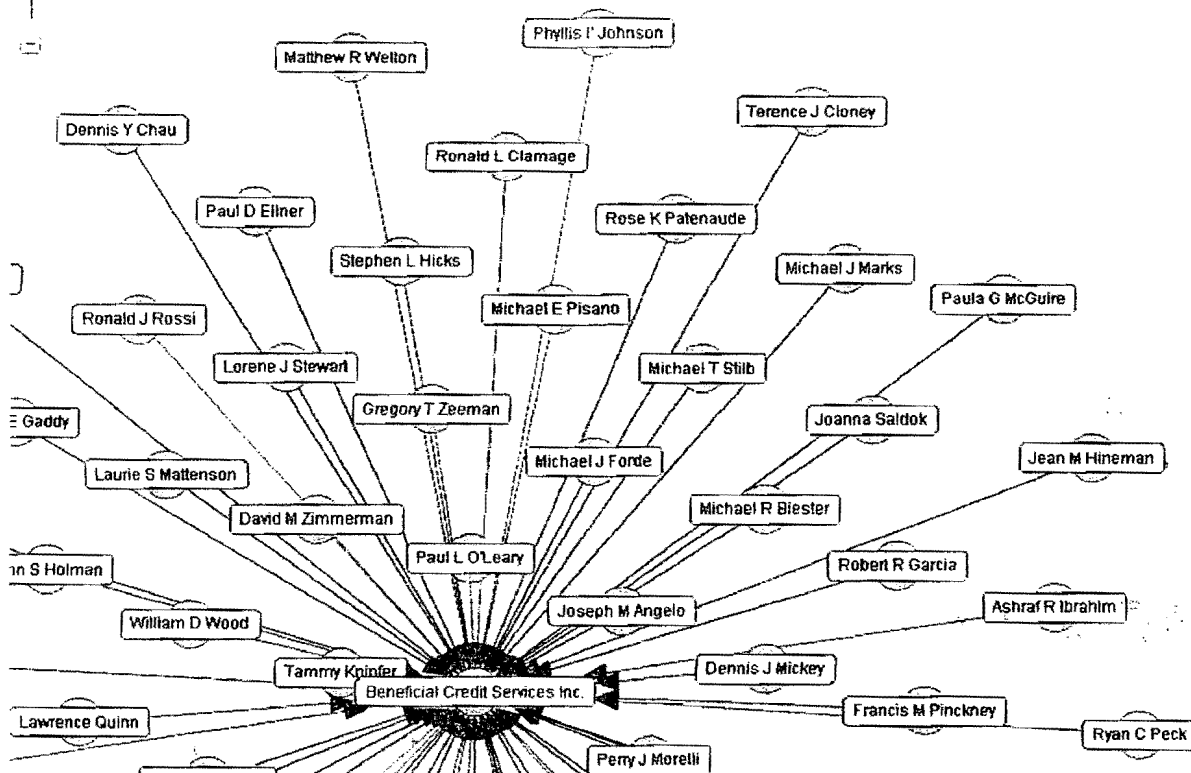
Home Loan Rates as low as 4.875% (5.0% APR) Get a Free Quote Today.

View Criminal History

InstantCheckMate.com

Did You Know Criminal Records & History Are Available Online?

Ads by Google



GoDaddy #1 domain names

GoDaddy.com

\$7.99 .COM Domains - Save Today Free Hosting, Blogcast, Email, More

Real estate developers:

TheCottonSolution.com

Cotton advertises, markets, sells luxury real estate: gated-golf-etc.

Ads by Google

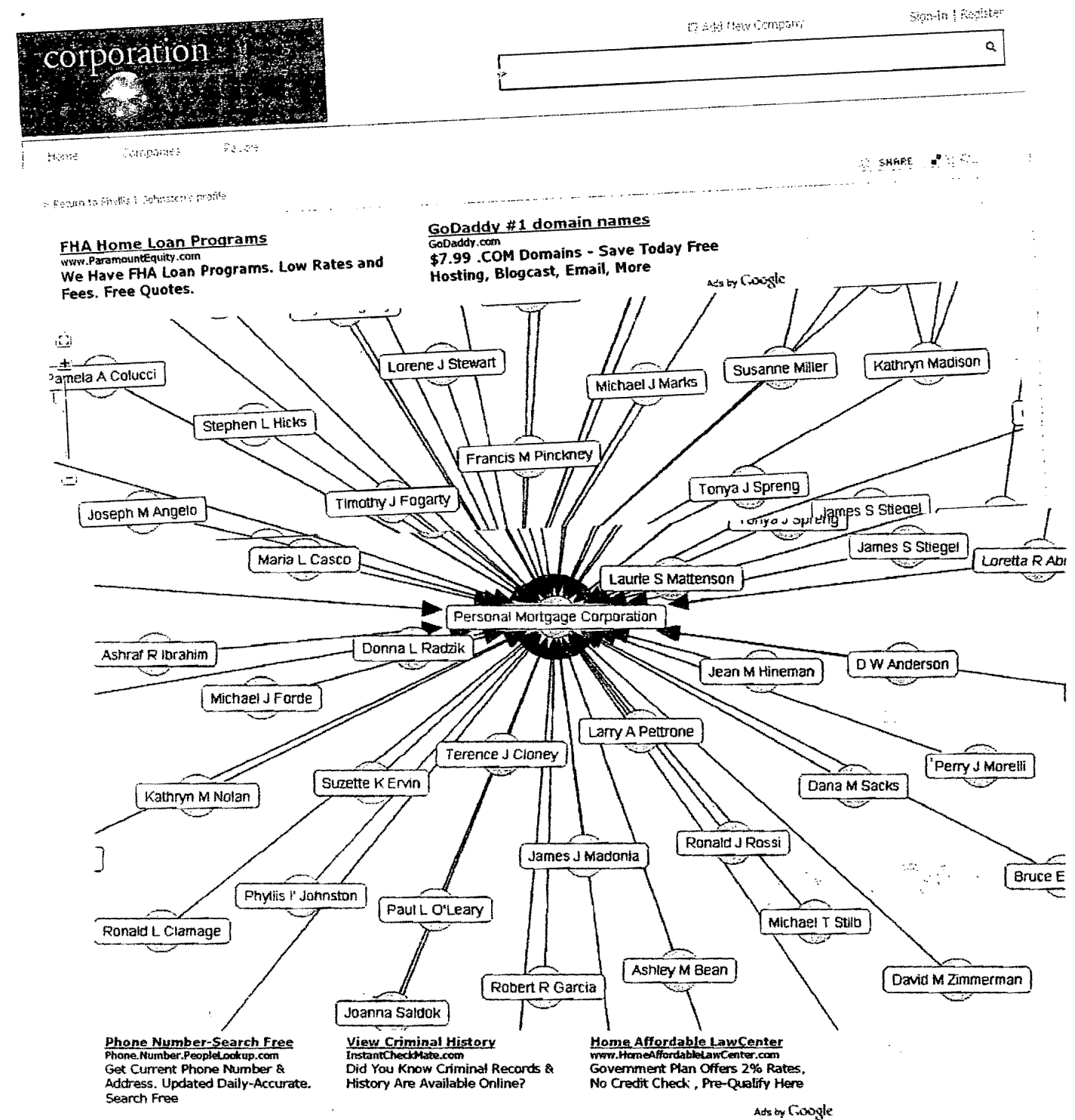
Home | Add Company | Advertising | Developers | Update Data | Terms of Use | Privacy | Contact Us

Copyright © 2011 CorporationWiki.com All Rights Reserved.

Every effort is made to research, predict and publish the most current and accurate company and business owner information possible, however data inaccuracies may exist.

No warranties, expressed or implied, are provided for the business data on this site, its use, or its interpretation.

Visit chartalist.com or phonegraphings.com today.



Home | Add Company | Advertising | Developers | Update Data | Terms of Use | Privacy | Contact Us

Copyright © 2011 CorporationWiki.com All Rights Reserved.

Every effort is made to research, produce and publish the most current and accurate company and business owner information possible, however, data inaccuracies may exist. Its warranties, expressed or implied, are provided for the business data on this site. Its use or its interpretation.

Visit corporatewiki.com or thegreengrass.com today.

Exhibit 23

True Copy



YAHOO! WEATHER: Check the latest forecast in your area

HSBC halts US foreclosures over paperwork errors



AP — This Wednesday, Feb. 23, 2011 picture shows a foreclosed house for sale in the Detroit suburb of Southfield

By ALEX VEIGA AP Real Estate Writer — 49 mins ago

LOS ANGELES — HSBC Holdings PLC is suspending foreclosures in the U.S. after a government review of the lender's procedures revealed problems with the way it handled some home repossessions.

The London-based bank's foreclosure moratorium came to light in its annual report Tuesday.

HSBC said U.S. government officials determined there were certain deficiencies in the way the lender prepared affidavits and other foreclosure-related documents.

"We have suspended foreclosures pending correction of the weaknesses," the company said in the report.

The lender said it will resume foreclosure actions once it has addressed the problems.

U.S. state and federal officials launched investigations last fall into foreclosure procedures used by mortgage servicers and lenders, including HSBC Finance and HSBC Bank USA.

RELATED QUOTES

HBC	53.25	-1.84
^GSPC	1,322.75	0.00
^IXIC	2,737.41	-44.86

AdChoices



The probes followed revelations in September that some major banks rammed through hundreds of foreclosures daily without giving many borrowers a fair shot at keeping their homes.

Soon after, several major lenders decided to temporarily freeze foreclosures while they reviewed and, in some cases, re-filed foreclosure documents.

That helped slow the pace of home repossessions toward the end of last year, but lenders still took back an unprecedented more than 1 million homes in 2010, according to foreclosure listing service RealtyTrac Inc.

HSBC said it has cooperated with the review, which includes a joint examination by officials from the Federal Reserve Board and the Office of the Comptroller of the Currency.

In addition to finding problems with the company's foreclosure documentation procedures, investigators also took issue with how HSBC evaluated and monitored law firms retained to handle foreclosures on the bank's behalf, the lender said.

HSBC's management said it is reviewing all foreclosures that haven't been completed and will take steps to fix documentation problems and re-file paperwork as needed.

The lender said that it expects scrutiny of the foreclosure process to increase due to ongoing state and federal probes into foreclosure practices.

As a result, the bank expects there could be more delays in the foreclosure process.

Meanwhile, HSBC said it expects to receive orders soon that spell out what it needs to do to fix its foreclosure procedures.

Those orders have the potential to increase the company's "operational, reputational and legal risk profiles," and will require significant managerial resources to carry out, HSBC warned.

The bank also noted it remains vulnerable to actions by other government agencies, including possible fines and civil penalties.

U.S.-traded shares of HSBC ended the regular session down \$1.84, or 3.3 percent, to \$53.25.

Follow Yahoo! News on Twitter, become a fan on Facebook

Top Stories

- Gov't shutdown averted as House votes \$4B cuts
- Gadhafi forces retake towns near Libyan capital
- Wis. governor proposes deep cuts for schools
- Army's new fitness tests add taste of battlefield
- Lawyer: Fake Utah drilling bids were 'sabotage'
- Oil prices jump on Middle East, Bernanke comments
- Pentagon is cautious on military moves in Libya
- FACT CHECK: Huckabee claims Obama grew up in Kenya
- Christina Aguilera accused of public drunkenness
- Schwarzenegger: It's Time to Terminate Skepticism on Climate Change

[More Top Stories »](#)

sponsored links

Online MBA
Earn an MBA degree online at American Public University.
www.APU.APU.edu

Market Crash 3/31/11?
Technical indicators suggest market collapse may begin by Mar. 31st
www.stealthstocksonline.com

Mortgage Rates Hit 2.99%
If you owe less than \$729k you probably qualify for govt Refi Programs
www.SeeRefinanceRates.com

Featured



Palin's bad milk joke
Opinion: Sarah Palin's crack against Michelle Obama backfires.
[» More from Washington Post](#)



Doing taxes yourself?
Seven tips for getting more from DIY tax programs.

Foreclosure Fraud – Fighting Foreclosure Fraud by Sharing the Knowledge

Type here and press enter



- [Home](#)
- [About](#)
- [Contact](#)
- [Depositions](#)
- [Foreclosure Support](#)
- [Judicial Foreclosure](#)
- [Message Board](#)
- [Resources](#)
- [Securitization](#)
- [Videos](#)

Foreclosure Freeze | HSBC 10K Report on Fraudclosure “Deficiencies”

Posted by [Foreclosure Fraud](#) on March 1, 2011 · [4 Comments](#)

fraud closure



**UNITED STATES SECURITIES AND
EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 10-K
Commission file number 1-8198
HSBC FINANCE CORPORATION**

~

We may incur additional costs and expenses in ensuring that we satisfy requirements relating to our mortgage foreclosure processes and the industry-wide delay in processing foreclosures may have a significant impact upon loss severity. State and federal officials are investigating the procedures followed by mortgage servicing companies and banks, including HSBC Finance Corporation and certain of our affiliates, relating to foreclosures. We and our affiliates have responded to all related inquiries and cooperated with all applicable investigations, including a joint examination by staffs of the Federal Reserve and the OCC as part of their broad horizontal review of industry foreclosure practices. Following the examination, the Federal Reserve issued a supervisory letter to HSBC Finance Corporation and HSBC North America noting certain deficiencies in the processing, preparation and signing of affidavits and other documents supporting

foreclosures and in governance of and resources devoted to our foreclosure processes, including the evaluation and monitoring of third party law firms retained to effect our foreclosures. Certain other processes were deemed adequate. The OCC issued a similar supervisory letter to HSBC Bank USA. We have suspended foreclosures until such time as we have substantially addressed the noted deficiencies in our processes. We are also reviewing foreclosures where judgment has not yet been entered and will correct deficient documentation and re-file affidavits where necessary.

We and our affiliates are engaged in discussions with the Federal Reserve and the OCC regarding the terms of consent cease and desist orders, which will prescribe actions to address the deficiencies noted in the joint examination. We expect the consent orders will be finalized shortly after the date this Form 10-K is filed. While the impact of the Federal Reserve consent order on HSBC Finance Corporation depends on the final terms, we believe it has the potential to increase our operational, reputational and legal risk profiles and expect implementation of its provisions will require significant financial and managerial resources. In addition, the consent orders will not preclude further actions against HSBC Finance Corporation or our affiliates by bank regulatory or other agencies, including the imposition of fines and civil money penalties. We are unable at this time, however, to determine the likelihood of any further action or the amount of penalties or fines, if any, that may be imposed by the regulators or agencies.

We expect to incur additional costs and expenses in connection with the correction or affirmation of previously filed foreclosure paperwork and the resulting delays in foreclosures, including costs associated with the maintenance of properties while foreclosures are delayed, legal expenses associated with re-filing documents or, as necessary, re-filing foreclosure cases, and costs associated with fluctuations in home prices while foreclosures are delayed. These costs could increase depending on the length of the delay. In addition, we may incur additional costs and expenses as a result of legislative, administrative or regulatory investigations or actions relating to our foreclosure processes or with respect to the mortgage servicing industry in general. We may also see an increase in private litigation concerning our practices. However, it is not possible at this time to predict the ultimate outcome of these matters or the impact that they will have on our financial results.

Due to the significant slow-down in foreclosures, and in some instances, cessation of all foreclosure processing by numerous loan servicers, including us, for some period of time in 2011 there may be some reduction in the number of properties being marketed following foreclosure. The impact of that decrease may increase demand for properties currently on the market resulting in a stabilization of home prices but could also result in a larger number of vacant properties in communities creating downward pressure on general property values. As a result, the short term impact of the foreclosure processing delay is highly uncertain. However, the longer term impact is even more uncertain as eventually servicers will again begin to foreclose and market properties in large numbers which is likely to create a significant over-supply of housing inventory. This could lead to a significant increase in loss severity on REO properties.

The entire 10K report can be read [here...](#)

Well, that's a pretty dramatic reversal from their stance from just a few months ago, when they said publicly that they would not suspend home seizures because they didn't feel their procedures were compromised by so-called "robo-signers" and felonious court affidavits.

HSBC CEO Irene Dorner, October 2010: "We have looked. We don't have robo-signers," HSBC has not suspended foreclosures and "we don't believe we have a reason to do so," she said.

Now where are the damn handcuffs???

~

4closureFraud.org

Share this: [Email](#) [StumbleUpon](#) [Digg](#) [Reddit](#) [Facebook](#)

10

Filed under [bankruptcy](#), [cdo](#), [cds](#), [Corruption](#), [Fannie Mae](#), [foreclosure](#), [Foreclosure Fraud](#), [Foreclosuregate](#), [freddie mac](#), [MERS](#), [mortgage electronic registration system](#), [Mortgage Fraud](#), [securities fraud](#)

<http://4closurefraud.org/2011/03/01/foreclosure-freeze-hsbc-10k-r...> 3/1/2011